

Form 185 – ntc13plnafter

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 23-14800-JKS
Chapter: 13
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Teresa Lai
11 Klein Court
Old Tappan, NJ 07675

Social Security No.:
xxx-xx-8494

Employer's Tax I.D. No.:

**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on August 25, 2023.

On 2/28/2024 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable John K. Sherwood on:

Date: April 11, 2024
Time: 08:30 AM
Location: Courtroom 3D, Martin Luther King, Jr. Federal Building, 50 Walnut Street, Courtroom 3D,
Newark, NJ 07102

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: February 29, 2024
JAN: mlc

Jeanne Naughton
Clerk

In re:
Teresa Lai
Debtor

Case No. 23-14800-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Feb 29, 2024

User: admin
Form ID: 185

Page 1 of 2
Total Noticed: 11

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 02, 2024:

Recip ID	Recipient Name and Address
db	+ Teresa Lai, 11 Klein Court, Old Tappan, NJ 07675-6826
519935720	+ U.S. Bank Trust National Association, not in its i, 425 S. Financial Place 2000, Chicago, IL 60605-1000

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 29 2024 21:22:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreigion03.ne.ecf@usdoj.gov	Feb 29 2024 21:22:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519935715	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 29 2024 21:19:27	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
519935719	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 29 2024 21:31:26	Macy's, PO Box 9001094, Louisville, KY 40290-1094
519935716	Email/Text: ECF@fayservicing.com	Feb 29 2024 21:21:00	Fay Servicing, P.O. Box 111209, Nashville, TN 37222
519935717	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 29 2024 21:31:14	Home Depot, P.O. Box 790328, Saint Louis, MO 63179-0328
519953094	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Feb 29 2024 21:20:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
519935718	Email/Text: camanagement@mtb.com	Feb 29 2024 21:21:00	M&T Bank, Commercial Lending Operations, 1 Fountain Plaza 10th Floor, Buffalo, NY 14203-1495
519992707	^ MEBN	Feb 29 2024 21:13:52	U.S. Bank Trust National Association, et al., Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609

TOTAL: 9

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519935714		23-14800

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

District/off: 0312-2

User: admin

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Date Rcvd: Feb 29, 2024

Form ID: 185

Total Noticed: 11

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 02, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 29, 2024 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity, but solely as trustee of Citigroup Mortgage Loan Trust 2018-RP3 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Laura M. Egerman	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity, but solely as trustee of Citigroup Mortgage Loan Trust 2018-RP3 laura.egerman@mccalla.com, mccallaecf@ecf.courtdrive.com
Marie-Ann Greenberg	magecf@magtrustee.com
Melissa Wotton	on behalf of Debtor Teresa Lai melissa@freshstartesq.com
Phillip Andrew Raymond	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity, but solely as trustee of Citigroup Mortgage Loan Trust 2018-RP3 phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6